

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Todd Richard Groft
Debtor

Case No. 18-01780-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 14

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db Todd Richard Groft, PO Box 362, Arendtsville, PA 17303-0362
5054016 AES, PO Box 61047, Harrisburg, PA 17106-1047
5054018 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, PO Box 742537, Cincinnati, OH 45274-2537)
5054020 Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
5054014 Groft Todd Richard, 12 Main St, Arendtsville, PA 17303
5054015 James P Sheppard Esquire, 2201 N 2nd St, Harrisburg, PA 17110-1007
5054021 Nationwide Credit Inc., PO Box 14581, Des Moines, IA 50306-3581
5054022 Ocwen Loan Servicing LLC, PO Box 10354, Des Moines, IA 50306-0354
5054024 Penn Waste, PO Box 3066, York, PA 17402-0066
5054026 Wellspan Health, PO Box 742688, Cincinnati, OH 45274-2688

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5054017 EDI: CHRM.COM Aug 17 2018 23:03:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275
5054019 EDI: CONVERGENT.COM Aug 17 2018 23:03:00 Convergent Outsourcing Inc, 800 SW 39th St,
Renton, WA 98057-4975
5054023 EDI: AGFINANCE.COM Aug 17 2018 23:03:00 One Main Financial, PO Box 742536,
Cincinnati, OH 45274-2536
5054025 E-mail/Text: jennifer.chacon@spservicing.com Aug 17 2018 19:01:48
Select Portfolio Servicing Inc, PO Box 65250, Salt Lake City, UT 84165-0250
TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, Et Al... bkgroup@kmlawgroup.com
James P Sheppard on behalf of Debtor 1 Todd Richard Groft jamespsheppard@comcast.net, dabsheppardlaw@comcast.net;G22576@notify.cincompass.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com, pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Todd Richard Groft**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3832**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:18-bk-01780-HWV**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Todd Richard Groft
aka Todd R. Groft

By the
court:

August 17, 2018

Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.